

EXHIBIT 4

www.citicards.com



5211031955214000005				
Account Number	Payment Due Date	New Balance	Minimum Amount Due	Enter Amount Enclosed
5211	11/09/01	\$10319.55	\$214.00	

00 A1 0290 3 VA 4

DONNA HARRAH

CARROLLTON
23314-3917000

VA

CITI CARDS
P.O. BOX 182564
COLUMBUS, OH
43218-2564

Citi® AAdvantage® Account

AAdvantage is a registered trademark of American Airlines, Inc.

Account Number
5211To report billing errors, write
to this address; calling will
not preserve your rights.For Customer Service, call or write
1-800-950-5114BOX 6500
SIOUX FALLS, SD
57117

PAYMENT MUST BE RECEIVED BY 5:00 PM LOCAL TIME ON 11/09/2001

Statement/Closing Date	Total Credit Line	Available Credit Line	Cash Advance Limit	Available Cash Limit	New Balance
10/17/2001	\$28000	\$17680	\$12000	\$12000	\$10319.55
		Amount Over Credit Line	Past Due	Purch/Adv Minimum Due	Minimum Amount Due
		\$0.00 +	\$0.00 +	\$214.00 =	\$214.00

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
	10/01	42030076	PAYMENT THANK YOU	-750.00
9/22	9/22	C9MBTP30	SEARS ROEBUCK 1575	49.54
9/22	9/22	CTQY9P30	ROSE'S #376	49.74
9/22	9/22	T3LL9N00	CHECKS IN THE MAIL INC	19.58
9/29	9/29	9KN68BGJ	LERNER NY 00003285	40.49
9/29	9/29	RDZM*P30	ROSE'S #376	49.62
9/29	9/29	BVRYWP30	SEARS ROEBUCK 1575	73.14
10/11	10/11	5*Z0HDVM	GEICO	54.00
10/12	10/12	7XSKG*12	UNIVERSAL BU* 900SUBSRPT	19.88
10/12	10/12	GNM1BQ00	DTV*DIRECTV SERVICE	44.75
	10/17		PURCHASES*FINANCE CHARGE*PERIODIC RATE	84.88

*** CITI AADVANTAGE MILES UPDATE ***

Miles Accumulated This Billing Period:	401
Earned Miles:	401
Miles Reported To American Airlines:	401

PLEASE SEE THE ENCLOSED CHANGE IN TERMS NOTICE
FOR IMPORTANT INFORMATION ABOUT THE BINDING
ARBITRATION PROVISION WE ARE ADDING TO YOUR
CITIBANK CARD AGREEMENT.

The Citigroup Relief Fund will provide scholarships
for children of victims of the September 11th
tragedy. Help make their future more secure with a
tax-deductible contribution. Complete information is
available at www.citigroup.com or 1-888-441-CITI.

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
-----------	-----------	------------------	-------------------------------	--------

Account Summary	Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES	\$10,583.93	\$400.74	\$750.00	\$84.88	\$10,319.55
ADVANCES	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$10,583.93	\$400.74	\$750.00	\$84.88	\$10,319.55

Rate Summary	Balance Subject to Finance Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES	\$10,432.28	0.02712%(D)	9.900%	9.900%
Standard Purch	\$0.00	0.05477%(D)	19.990%	19.990%
ADVANCES				